

OUR CONCEPT

Shawnee Ridge is an independent active adult community specifically designed to meet the needs of residents 55 years of age and older. It combines the independence of living in your own home with 24-hour emergency maintenance and convenience of a maintenance-free lifestyle. Overlooking the beautiful Delaware Water Gap, Shawnee Ridge is ideally located on the rolling hills of the old Mosier Dairy Farm, at the gateway to the Pocono Mountains, just off I-80's exit #309 (Marshall's Creek). Residents enjoy both seclusion from the bustle of daily life and convenient access to local amenities including the nearby Shawnee Inn and Golf Resort (Free Golf for Life!), Lehigh Valley Hospital - Pocono, East Stroudsburg University, and a wide array of restaurants, shops, grocery stores, theaters, doctors' offices, rehab centers, assisted living facilities, and more.



Active Adult Retirement



There are many types of communities for adults over the age of 55, and Shawnee Ridge is classified as an Independent Active Adult Retirement Community. This category offers fully functioning homes and activities and social interactions for their residents to continue to enjoy an active lifestyle. All residents should be able to live independently and not require full time care.

The office and maintenance staff are not medical professionals in this lifestyle. If residents need assistance with their day to day living, In-Home Care companies are a great option to make sure they can continue to enjoy the comforts of home and maintain their independence.

Maintenance-Free Living

Maintenance-free living is also known as worry-free living. Shawnee Ridge residents enjoy living in their homes without having to deal with the stress of calling contractors for repairs. One call to the office and our maintenance team is contacted to assess the repair needs. They will either complete the repairs or bring in one of our contractors. The community covers all of the repair bills for all buildings on community grounds, with the exception of accidental damage made by the residents.

Listed below are the services included in the monthly maintenance fee all residents pay:

- Landscaping, lawn maintenance, and snow removal
- Payment of real estate taxes and property insurance on buildings and common areas (does not cover residents' personal belongings)
- Water, sewer, and trash removal
- Exterior structural home maintenance
- Exterior Exterminating (Interior at Resident Expense)
- Sprinkler systems and smoke detectors



- Basic Cable TV package (upgrades may be purchased directly from Blue Ridge)
- Professional staff to provide on-call assistance and 24-hour (non-medical) emergency response

Services not included in maintenance-free living are home cleaning, decorating or anything not related to the physical structure of the home. Basic Fridge, Stove, Microwave and Dishwasher appliances are maintained if purchased through Shawnee Ridge. Washers and Dryers are resident's responsibility to maintain. All residents pay their electric and natural gas bills.

DISCOUNTS AT THE SHAWNEE INN

In addition to those listed above, we are very pleased and excited to offer the residents of Shawnee Ridge exclusive discounts to the amenities of the Shawnee Inn and Golf Resort. Set amidst the splendor of the Delaware Water Gap National Recreation Area, the Shawnee Inn offers championship golf, activities for each of the four beautiful seasons, and some of the finest dining in the Poconos. As members of the Shawnee Family, our residents enjoy:

Amenity

Golf
Country Club Membership
Driving Range
TGA Golf Lessons
TGA Golf Practice
6-Hole Approach Course
Pro Shop
River Room Restaurant
Gem and Keystone Brewpub
Spa Shawnee
Indoor Pool
Shawnee River Trips
Shawnee Playhouse
Shawnee Mountain Ski Area
Shawnee Inn Guest Rooms

Benefit for Shawnee Ridge Residents Only

Free mid-week golf for life!
25% off membership dues (single or family)
50% off buckets (or season pass for \$100)
10% discount on individual lessons
50% off hourly rates
25% discount on Approach Course fees
10% discount
10% discount (food only)
15% discount (food only)
20% discount on any Spa treatment
Complimentary use of the indoor pool
20% off any midweek River Adventure
\$5 off any ticket – up to four tickets
1/3 off lift tickets
25% off room only accommodations

*Amount and availability of discounts are subject to change at any time without notice.



COST COMPARISON WORKSHEET

To help our prospective residents choose the housing options that best fit their lifestyles and needs, we have created this handy worksheet which compares your current monthly bills as a homeowner to what you would likely pay at Shawnee Ridge. Please fill in the blanks under "Current Monthly Expense".

Bill Description	Current Monthly Expense	Monthly Expense at Shawnee Ridge	Notes
Rent or mortgage			SR residents pay a monthly maintenance fee based on size of home and number of residents
Real estate taxes		Included	SR pays all real estate taxes - property and school
Homeowner's insurance		Included	SR insures all residences and common areas *Renters Insurance is recommended for personal items and liability*
Water service		Included	
Sewage disposal		Included	
Garbage removal		Included	Community trash is picked up twice per week
Recycling		Included	Community Recycling is picked up once a week
Snow removal		Included	SR provides all snow removal - from plowing to shoveling to clearing residents' cars
Landscaping / mowing		Included	SR provides all Standard Community landscaping
Home maintenance		Included	SR provides all exterior home maintenance and common areas
Appliance maintenance		Included	Includes maintenance of all appliances supplied by or purchased through SR (excludes washer/dryer)
Cable TV		Included	Basic cable package is included; upgrades can be purchased separately through the local cable provider. Two boxes per unit.
Personal content insurance		---	SR does not insure residents' personal belongings; residents are encouraged to purchase their own coverage (i.e. renters' insurance)
Electricity		---	
Gas / other heating source		---	Natural gas is used as the heating source at SR
Telephone service		---	
Internet service		---	
Totals			

FREQUENTLY ASKED QUESTIONS

1) Question: How old must I be to live at Shawnee Ridge? All residents living at Shawnee Ridge must be 55 years of age or older. Younger family members are always welcome to visit, but unless they are 55 or older, they may not live in the community.

2) Question: How much deposit must I give to reserve a unit? Prospective buyers are required to leave a 10% deposit to reserve their home.

3) Question: Is my deposit refundable? Deposits are fully-refundable up until housing options (such as carpets, painting, appliances, etc.) are chosen by the resident and procured by the community. After then, deposits, if any, are refunded minus the cost of the selected options.

4) Question: How long do I have to move into Shawnee Ridge after leaving a deposit? If selling a home is required for moving into Shawnee Ridge, it is required for the home to be put on the market within 30 days of leaving the deposit. The resident must pay in full the Occupancy rights fee on or before the settlement date which is up to 90 days after listing the home. If the resident is unable to fund the Occupancy Rights fee on or before the Settlement date Shawnee Ridge may at their option 1. Terminate this agreement and refund deposit (minus carpets, painting, appliances, etc. that have been installed) 2. Extend the funding contingency by separate agreement.

5) Question: What are the closing costs? There are no closing costs involved with purchasing occupancy rights at Shawnee Ridge. At settlement, the new resident must pay the remaining balance between the deposit and the occupancy rights purchase fee, including the first month's maintenance fee plus any upgrades or options to be supplied by Shawnee Ridge. Closing costs on the purchase of real estate are typically 6% of the purchase price, so this represents a significant savings to our buyers.

6) Question: Do I get a deed when purchasing occupancy rights at Shawnee Ridge?

Ownership at Shawnee Ridge is different than typical fee-simple real estate transactions, though the structure is common within the 55+ housing industry. In a fee-simple transaction, a buyer acquires an interest in real estate, for which they would be given a deed or title. Residents buying into Shawnee Ridge do not gain an actual interest in the real estate (and therefore receive no deed or title), but instead what they are purchasing is a lifetime right to occupy their chosen home based on the terms set forth in an Occupancy Rights Agreement. Among other things, the Occupancy Rights Agreement sets forth the purchase price, the monthly fees, the services residents may expect to receive, the potential refund upon re-sale, and the rights and responsibilities of each of the parties. There are several benefits to this type of ownership, notably:

FREQUENTLY ASKED QUESTIONS

1. There are no additional closing costs (typically 6% of the purchase price) or transfer taxes (typically 1% of the purchase price) involved with contractual ownership.
2. It allows our community to receive better “bulk” rates on taxes, insurances, and certain utilities - and to pass those substantial savings directly onto our Shawnee Ridge residents.
3. Our professional staff will be happy to provide you with a copy of the Occupancy Rights Agreement and to discuss it with you and your family in detail.

7) Question: What is the potential refund if a resident passes away or moves out of their home at Shawnee Ridge? The standard purchase pricing at Shawnee Ridge is based on a **70%** maximum potential refund upon re-sale. That is to say, when a resident decides to move out of Shawnee Ridge or passes away, the resident (or resident’s estate in the event of resident passing away), can expect to receive up to 70% of the original purchase price refunded to them upon re-sale of the occupancy rights to another buyer. The 30% difference is retained by Shawnee Ridge to protect the long-term health and vibrancy of the community at large. ****Maximum potential refund is based on future resale of unit at current purchase price. If unit is sold for less than purchase price refund will be percentage of future resale amount****

To fully understand the refund structure and its restrictions, please see our occupancy rights agreement or schedule an appointment to speak with our staff.

8) Question: Can I transfer my occupancy rights to someone in my family? The occupancy rights agreement accommodates couples who wish to purchase together. In this case, both individuals enjoy the rights and responsibilities of being a Shawnee Ridge resident- and in the event of one partner passing away, the surviving partner will continue to enjoy those rights and responsibilities individually. Other than this, however, occupancy rights are not transferable or assignable.

9) Question: Do you offer rentals? Currently, we do not offer rentals at Shawnee Ridge. Residents purchase our units at the listing price with a potential refund of 70%. We offer several layouts, starting at \$125,000.00.

10) Question: Will the monthly fees ever go up? Shawnee Ridge administration will review the monthly fees annually and will try to keep them low. However, SR retains the right to increase monthly service fees based on many factors including, without limitation, changes in the Consumer Price Index or cost of operations, operating experience, government regulations affecting the community, maintenance of necessary reserve funds, and to ensure the financial stability of the community. Residents will receive 60 days notice of any monthly service fee increases.

FREQUENTLY ASKED QUESTIONS

Monthly Maintenance Fees Include;

- Landscaping and Snow Removal
- Payment of real estate taxes and property insurance on buildings and common areas (does not cover residents' personal belongings)
- Water, sewer, and trash removal
- Exterior structural home maintenance
- Exterior Exterminating
- Interior Maintenance (non-decorative items)
- Sprinkler systems and smoke detectors
- Two Basic Cable TV Boxes (upgrades may be purchased directly from Blue Ridge)
- Professional staff to provide emergency maintenance assistance 24-hours (non-medical).
- Lifestation emergency call system

Monthly maintenance fees vary based on square footage of unit and number of occupants

11) Question: Do you offer mortgages?

We don't offer mortgages. Typically our prospects are someone in the process of selling their home and use the assets from the sale to buy into Shawnee Ridge.

For more information about living at Shawnee Ridge, please call 570-476-9476 or visit our web-site at www.shawnee-ridge.com and we will be happy to assist you further!